

**GEOGRAPHICAL DIFFERENTIALS AND AVAILABILITY OF  
HOUSEHOLD BASIC AMENITIES IN LUDHIANA****Saroj Kumar Rana\*, Gurcharan Singh Ghotra\*\* & Rajni Saluja\*\*\***

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**Abstract:**

Access to basic amenities like drinking water, sanitation, electricity, housing, drainage and others are crucial for the overall well-being of a household. Housing is one of the basic needs of the peoples after food and cloths. In the current times, everyone wants basic amenities like water and other sanitation facilities. India is developing country with high population over low land area. Objective is to study the coverage of household amenities in urban and rural area of Ludhiana city of Punjab in India. The study adopted multistage - sampling procedures for the selection of households. In the First stage, districts purposively selected for this study. The selection of the districts was done on the basis of the population. In the second stage, blocks were selected by using cluster analysis. Blocks selected on the basis of higher population proportion to total population of the district. In the Third Stage, villages were selected. In the Fourth stage, the selection of households was selected on randomly by using random number generation. 200 households were selected, 100 from urban and 100 from rural village. Pucca condition of household was main dominance in rural (71%) and urban (69%), Piper water in urban (92%) and Tube-well or borehole in rural (82%) were the main source of water, LPG was the main source of cooking in rural (53%) and urban (82%), electricity was the main source of light in rural (98%) and urban (100%) and Flush/Pit Latrine was in rural (90%) and urban (98%) where as open defecation seen in rural (5%) and urban (2%) households in Ludhiana. In urban and rural households showed similar pattern of improve source of Water, Cooking, Light and Latrine in both end of income distribution i.e poorest and richest. The study reveals the quality and better household amenities like, Pipe water/Tube well or borehole as water source, electricity, latrine (piped sewer system and septic tank), L.P.G for cooking fuel availability are considered. The results show that housing and household amenities is good in condition among urban and rural households of Ludhiana city.

**Key Words:** Basic Amenities, Quality of Life, Poverty, Social Groups, Religious Groups, Improve Sanitation & Household Assets

**Introduction:**

Access to basic amenities like drinking water, sanitation, electricity, housing, drainage and others are crucial for the overall well-being of a household. Its importance for human development has been highlighted in the international arena ever since it was included in the Millennium Development Goals.

Access to basic amenities varies in accordance with the size, categories of cities and towns except for toilet and sanitation. The access to basic amenities like electricity, drinking water, toilet facility and clean fuel are critical determinants of quality of life in most of the developing countries like India, Household's basic amenities refers to supply of drinking water, sources of sanitation [1]. Presence of modern households amenities has significant role in human life, since it is believed that good housing condition, availability of pure drinking water, sanitation facilities, cooking source and light sources might contribute to good improved health of environment of the peoples and determine the quality of the society [2]. The inadequate availability in region is not only the outcome of demand-supply gap but also it has been due to the lack of financial aids, political interests, inefficiency of institutions etc. It is further realized that main dependencies occurs among water supply & sanitation and improvement in the overall human development [3-4]. According to Nayar, following factors has impact on the health status of the population (i) health factors include medical intervention, (ii) health-promoting factors like housing, water supply, sanitation and hygiene, (iii) non-health factors include social and economic factors. The term basic amenities refers to the source of drinking water, sanitation, electricity, Shaw, 2007[1] and other basic facilities present in households given by the governmental and non-governmental departments of India. These household amenities are also determined by shake of the economic context and the development. Nayyar, 1997[2].The amenities which reflects a quality of life such as usage of electricity enables and helpful in reading and also doing household activities, new fuels and improved stoves provides cleaner environment, clean water and proper sanitation facilities helps in reducing gastro-intestinal and various hazardous diseases, access to piped water and use of kerosene or Liquefied Petroleum Gas (LPG) for cooking reduces the time women used to spend during the collection of water and fuel. Household's asset and amenities reflect the household's quality of life. Electric lights enable more reading and education; new fuels and improved stoves provide a cleaner environment and better health; clean water and sanitation reduce the prevalence of gastrointestinal diseases; motor vehicles and mass media strengthen the household's connection to the country as a whole; access to piped water and use of kerosene or liquefied petroleum gas (LPG) for cooking reduces the time women spend in water and fuel collection. Kundu et al.,1999[5] studies based on access to basic amenities, namely, electricity, toilet facility and safe drinking water; across states in urban India and reports maximum disparities across Indian states in terms of access. Srinivasan and Mohanty,2004[6] using National Family Health Survey data for 1992 and 1999 studies the deprivation in basic amenities, such as, housing structure, electricity, toilet facility, and drinking water and reflect the substantial improvement in housing deprivation across India. According to 2001 Census of India [7] around 1% of the total population is without a home, while, in terms of housing units, the housing shortage is estimated to be 148.33 lakhs houses which has increased @ 0.89 million houses per year. In rural India proportions of households using different materials are: Grass/ Thatch/ Bamboo/ Wood/ Mud, etc.: (20% declined from 27.7%); Plastic/Polythene: (0.6% increased from 0.4%); Tiles: (28.7% declined from 37.5%); Burnt brick: (7.2% increased from

5.6%); Stone/Slate: (8.9% increased from 7.3%); G.I./ Metal/ Asbestos sheets: (15.9% increased from 9.8%); Concrete: (18.3% increased from 11%. But, Still 3.3 crores households in rural India live in houses with roof made up of Grass/ Thatch/ Bamboo/ Wood/ Mud, etc. As per 2011 census, 13% of households have no access to electricity, 16% have no access to safe drinking water and 17% have no access to toilet facility [8]. Various policies and actions have positively working for improvements in housing conditions and amenities in India over the last few years, however, there is still a large proportion of households that fail to have basic amenities and adequate housing, especially in rural areas and including households belonging to Scheduled Tribes (STs), Scheduled Castes (SCs) and lower strata of consumption expenditure classes according to Srinivasan and Mohanty, 2004 [9], Mohanan and Chakraborty 2008[10]; Kumar, 2013 [11]; Dreze and Sen, 2013 [12]; Kumar, 2014a [13]; Kumar, 2014b[14]; Kumar, 2014c[18].

#### Data and Methodology:

**Objective:** To study the coverage of household amenities in urban and rural area of Ludhiana city of Punjab in India.

**Study Period:** Cross sectional study was conducted from October to December 2017

#### Area of Study:

**Punjab:** The state of Punjab located in North West India, boarding Pakistan extended from 29°32' to 32°32' North and 73°55' to 76°50' East. It is surrounding the Indian states of Jammu and Kashmir in the North; the hilly state of Himachal Pradesh in the East; and by the state of Haryana and Rajasthan in the South. It covers a geographical area of 50362 square kilometers and is one of the smallest state in India

**Selection of Ludhiana:** Socio-culturally, the state is classified into three regions-Majha which is land between rivers Ravi and Beas; Doaba which lies between rivers Satluj and Beas and Malwa the regions south of river Satluj. Present study area is located in the Malwa region, South of the river Satluj. The study comprises urban and rural areas of the Ludhiana District only. For measuring household Poverty of urban and rural area, most populated area Ludhiana is best for data collection. Ludhiana is a city and a Municipal Corporation in Ludhiana District in the Indian state of Punjab, and is the largest city north of Delhi. It is the largest city in the state, with an estimated population of 34,87,882 comprises of 12% of total population of Punjab as of the 2011 Census.

**Study Design:** Current study was based primary study based on household's amenities in urban and rural village. Rural Village Jandiali and urban area ward no. 7 was selected for data collection. Village have more than 900 households in their periphery area.

**Data Collection:** 200 households were screened for data collection. Well defined and pre tested questionnaires was used to collect the information of the households. Mostly information is related to households characteristics like religion, caste, education & occupation of head of household and amenities like toilet facility, source of drinking, source of light, type of house, source of cooking and different assets etc.

**Sampling:** Multistage sampling was adopted for the selection of households. In the first stage, districts were purposively selected for this study. The selection of the districts was done on the basis of the population. In the second stage, blocks were selected by using cluster analysis. Blocks were selected on the basis of higher population proportion to total population of the district. Thus, two block will be selected for this study, one for urban and one for the rural. In the Third Stage, villages were selected. one villages from rural and one from urban selected. Thus, in all 2 villages were selected from the above mentioned district using stratified sampling technique. In the Fourth stage, households were selected randomly by using random number generation. Equal proportions of households were selected for data collection from two villages from urban as well as from rural block.

#### Data Processing & Data Analysis:

After completed the survey in the field collected information's is compiled. After data entry, random verification of entries was done to ascertain the correctness of data. Data was further analysed using SPSS version 21.0 for analysis (SPSS Inc. SPSS Statistics for Windows, Version 21.0. Chicago). The study population was divided into quintile groups based on monthly per capita consumption expenditure (MPCE). Wealth quintiles is calculated for all households, arranged in an ascending order as per their monthly per capita consumption expenditures, was further divided into five equal parts. This segregated the households into five groups, ranging from the bottom 20% of the sample with lowest consumption expenditure, to the top 20% households of the sample with highest consumption expenditure. Average scores were shown by using proportion.

#### Result:

##### Household Characteristics:

In both area males were dominant as head of households. Majority of households belong to Sikh community (92 percent) in rural area where as majority of households belong to Hindu community (79%). Majority of households were general (50%) in rural and schedule cast (49 %) in urban area. Majority of head of households have education up to matric level in rural as well as urban area of Ludhiana. Majorities of 66 % households in rural have family incomes vary between Rs.5000 – 10000 where in 40% urban household have family incomes between intervals Rs.5000 – 10000 and Rs.10000 – 20000. Mostly 70 % households have pucca house. Nuclear family is major concern among all households. Housing condition is strong as pucca houses are prominent in urban as well as in rural area. (Table 1)

Table 1: Households characteristics of rural and urban area in Ludhiana

		Rural	Urban
Gender of head of household	Male	75	87
	Female	25	13
Religion	Hindu	8	79
	Muslim	0	7
	Sikh	92	14
Education of head of households	illiterate	22	33
	up to Primary	15	13

	upto Matric	41	45
	up senior secondary	15	4
	Graduate and above	7	5
Social group	Schedule Caste	26	49
	Other Backward Class	20	21
	General	54	30
Marital status	Married	73	86
	Widowed /Divorces	26	13
	Unmarried	1	1
Income	<Rs.5000	7	1
	Rs. 5000 – 10000	66	41
	Rs.10000 – 20000	10	40
	Rs.20000- 30000	10	11
	More than Rs. 30000	7	7
Family type	Nuclear	68	91
	Joint	32	9
Type of Houses	Katcha	3	0
	Semi-Pucca	26	31
	Pucca	71	69

All figures in percentage

#### Safe Drinking Water:

Access to safe drinking water has been emphasised the world over as a basic need for survival and freedom from a whole host of ailments. Two types of information related to access to safe drinking water have been collected from both the census and the NSSO. According to the 2011 census, only 46.6 per cent of households have access to drinking water 'within the premises'; 35.8 per cent have access to water 'near the premises'; and for 17.6 per cent, it is 'away from the premises'. Present study revealed that 92% urban households have pipe water and 82 % rural households have Tube well and boreholes as the main source of water (Fig1). 88 % household of Sikh community and 76 % of Hindu used Pipe water/Tube well or borehole as a main source of water. Upto matric having level of education in both areas, social group, General (53 %) and SC (46 %), Nuclear family in rural (62%) and urban (89%), individuals who live in Pucca house in rural (71%) and urban (66%), household family size 4-6 member in rural (46%) and urban (66%) used Pipe water/Tube well or borehole.(Table 2)

Table 2: Availability of sources of water among household's characteristics in rural and urban area

		Rural			Urban			Rural + Urban		
		Pipe water/Tube well or borehole	other	Hand pump	Pipe water/Tube well or borehole	other	Hand pump	Pipe water/Tube well or borehole	other	Hand pump
Religion	Hindu	8	0	0	76	0	3	42	0	6
	Muslim	0	0	0	7	0	0	3.5	0	0
	Sikh	88	2	2	13	0	1	50.5	1	37
Education	illiterate	19	2	1	33	0	0	26	1	8.5
	up to Primary	14	0	1	12	0	1	13	0	5.5
	upto Matric	41	0	0	42	0	3	41.5	0	18.5
	up senior secondary	15	0	0	4	0	0	9.5	0	7
	Graduate and above	7	0	0	5	0	0	6	0	3.5
Social Group	Schedule Caste	24	1	1	46	0	3	35	0.5	10.5
	Other Backward Class	19	0	1	21	0	0	20	0	9
	General	53	1	0	29	0	1	41	0.5	23.5
Wealth Quintile	Poorest	12	2	0	25	0	1	18.5	1	4
	Poor	25	0	1	13	0	1	19	0	10
	Medium	25	0	1	14	0	0	19.5	0	12.5
	Rich	21	0	0	19	0	0	20	0	10
	Richest	13	0	0	25	0	2	19	0	6.5
Family Type	Nuclear	64	2	2	89	0	2	76.5	1	27
	Joint	32	0	0	7	0	2	19.5	0	16
Type of Houses	katcha	2	0	1	0	0	0	1	0	0.5
	Semi-Pucca	23	2	1	30	0	1	26.5	1	8.5
	Pucca	71	0	0	66	0	3	68.5	0	34
Family Size	1-3	39	2	0	28	0	1	33.5	1	16
	4-6	46	0	2	66	0	2	56	0	22
	7-9	8	0	0	2	0	1	5	0	3.5
	>9	3	0	0	0	0	0	1.5	0	1.5

All figures in percentage

#### Source of Availability Electricity:

Electricity is considered as a necessary household infrastructure and has a bearing on the quality of life of individuals in the household. According to the 2011 census, at the national level, two-thirds (67.2 per cent) of households have access to an electricity facility with a reasonable rural-urban (55.3 per cent and 92.7 per cent) divide. Present study revealed that rural (98%) and urban (100%) reported electricity as main source of households where few 2% households in rural reported kerosene lamps as

source of electricity (Fig1). Both areas showed electricity as main sources of electricity. 90 % household of Sikh community and 79 % of Hindu, Upto matric having level of education in rural (41%) and urban (45%) areas, social group, General (53 %) and SC(49 %), Nuclear family in rural (67%) and urban (91%), rural pucca house (69%) and urban pucca house (69%), household family size 4-6 member in rural (47%) and urban (68%) have electricity as main source of light.(Table3)

Table 3: Availability of sources of electricity among household's characteristics in rural and urban area

		Rural		Urban		Rural + Urban	
		Electricity	Kerosene lamps	Electricity	Kerosene lamps	Electricity	Kerosene lamps
Religion	Hindu	8	0	79	0	43.5	0
	Muslim	0	0	7	0	3.5	0
	Sikh	90	2	14	0	52	1
Education	illiterate	22	0	33	0	27.5	0
	upto Primary	14	1	13	0	13.5	0.5
	upto Matric	41	0	45	0	43	0
	up senior secondary	14	1	4	0	9	0.5
Social Group	Graduate and above	7	0	5	0	6	0
	Schedule Caste	25	1	49	0	37	0.5
	Other Backward Class	20	0	21	0	20.5	0
Wealth Quintile	General	53	1	30	0	41.5	0.5
	Poorest	14	0	26	0	20	0
	Poor	25	1	14	0	19.5	0.5
	Medium	26	0	14	0	20	0
	Rich	20	1	19	0	19.5	0.5
Family Type	Richest	13	0	27	0	20	0
	Nuclear	67	1	91	0	79	0.5
Type of Houses	Joint	31	1	9	0	20	0.5
	katcha	3	0	0	0	1.5	0
	Semi-Pucca	26	0	31	0	28.5	0
Family Size	Pucca	69	2	69	0	69	1
	1-3	41	0	29	0	35	0
	4-6	47	1	68	0	57.5	0.5
	7-9	7	1	3	0	5	0.5
	>9	3	0	0	0	1.5	0

All figures in percentage

#### Availability of Sources of Cooking:

The key determinants of energy consumption in households are the needs for cooling, heating, hot-water supply, lighting and the use of electrical appliances. Of these, the energy consumption from lighting and electrical appliances have shown the biggest increases in recent years mainly due to changes in lifestyle, and the availability of, and access to, modern domestic appliances and equipment. Study revealed that majority of households LPG in urban (82%) and 53% in rural households, firewood in rural (28%) and urban (9%) respectively the main source of cooking (Fig1). Further, 47 % household of Sikh community and 67 % of Hindu, Upto matric having level of education in rural (23%) and urban (33%) areas, social group, General (31 %) and SC (44 %), Nuclear family in rural (42%) and urban (40%), individuals who live in pucca house in rural (41%) and urban (57%), household family size 1-3 member in rural (28%) and urban (57%) have LPG as main source of cooking .(Table4)

Table 4: Availability of sources of cooking among household's characteristics in rural and urban area

		Rural			Urban			Rural +Urban		
		LPG	Other than LPG	No cooking	LPG	Other than LPG	No cooking	LPG	Other than LPG	No cooking
Religion	Hindu	6	2	0	67	12	0	36.5	7	0
	Muslim	0	0	0	4	3	0	2	1.5	0
	Sikh	47	43	2	11	3	0	29	23	1
Education	illiterate	11	10	1	29	4	0	20	7	0.5
	upto Primary	9	5	1	12	1	0	10.5	3	0.5
	upto Matric	23	18	0	33	12	0	28	15	0
	up senior secondary	7	8	0	4	0	0	5.5	4	0
Social Group	Graduate and above	3	4	0	4	1	0	3.5	2.5	0
	Schedule Caste	11	14	1	44	5	0	27.5	9.5	0.5
	Other Backward Class	11	8	1	15	6	0	13	7	0.5
Wealth Quintile	General	31	23	0	23	7	0	27	15	0
	Poorest	8	5	1	22	4	0	15	4.5	0.5
	Poor	12	13	1	11	3	0	11.5	8	0.5
	Medium	15	11	0	9	5	0	12	8	0
	Rich	13	8	0	16	3	0	14.5	5.5	0
Family Type	Richest	5	8	0	24	3	0	14.5	5.5	0
	Nuclear	42	24	2	117	40	2	79.5	32	2
Type of Houses	Joint	11	21	0	18	23	0	14.5	22	0
	katcha	2	1	0				1	0.5	0
	Semi-Pucca	10	15	1	25	6	0	17.5	10.5	0.5
Family Size	Pucca	41	29	1	57	12	0	49	20.5	0.5
	1-3	28	12	1	53	45	2	40.5	28.5	1.5
	4-6	21	26	1	25	4	0	23	15	0.5
	7-9	4	4	0	54	14	0	29	9	0
	>9	0	3	0	3	0	0	1.5	1.5	0

All figures in percentage

### Availability of Toilet Facility:

Access to toilet facility is one of the very essential components of sanitation which is an integral component of public hygiene and health in India. It contributes to a clean and improved environment, social development and generates significant economic benefits. Study revealed that improve latrine (Flush and Pit) 90% in rural and 98% in urban households were the major sources of toilet (Fig1). In present study, 84 % household of Sikh community and 78 % of Hindu, Upto matric having level of education in rural (39%) and urban (44%) areas, social groups; General (49 %) and SC (49 %), Nuclear family in rural (62%) and urban (90%), individuals who live pucca houses in rural (66%) and urban (68%), household family size 4-6 member in rural (42%) and household family size 1-3 in urban (90%) have improve latrine.(Table 5)

Table 5: Availability of latrine among household's characteristics in rural and urban area

		Rural			Urban			Rural +Urban		
		Improve Latrine	Open defecation	No Latrine	Improve Latrine	Open defecation	No Latrine	Improve Latrine	Open defecation	No Latrine
Religion	Hindu	6	1	1	78	1	0	42	1	0.5
	Muslim	0	0	0	6	1	0	3	0.5	0
	Sikh	84	4	4	14	0	0	49	2	2
Education	illiterate	19	2	1	32	1	0	25.5	1.5	0.5
	up to Primary	13	2	0	13	0	0	13	1	0
	upto Matric	39	0	2	44	1	0	41.5	0.5	1
	up senior secondary	13	0	2	4	0	0	8.5	0	1
	Graduate and above	6	1	0	5	0	0	5.5	0.5	0
Social Group	SC	22	3	1	49	0	0	35.5	1.5	0.5
	OBC	19	0	1	20	1	0	19.5	0.5	0.5
	General	49	2	3	29	1	0	39	1.5	1.5
Wealth Quintile	Poorest	9	3	2	26	0	0	17.5	1.5	1
	Poor	23	1	2	14	0	0	18.5	0.5	1
	Medium	25	0	1	13	1	0	19	0.5	0.5
	Rich	20	1	0	19	0	0	19.5	0.5	0
	Richest	13	0	0	26	1	0	19.5	0.5	0
Family Type	Nuclear	62	3	3	90	1	0	76	2	1.5
	Joint	28	2	2	8	1	0	18	1.5	1
Type of Houses	katcha	3	0	0	0	0	0	1.5	0	0
	Semi-Pucca	21	3	2	30	1	0	25.5	2	1
	Pucca	66	2	3	68	1	0	67	1.5	1.5
Family Size	1-3	37	3	1	90	5	5	63.5	4	3
	4-6	42	2	4	29	0	0	35.5	1	2
	7-9	8	0	0	66	2	0	37	1	0
	>9	3	0	0	3	0	0	3	0	0

All figures in percentage

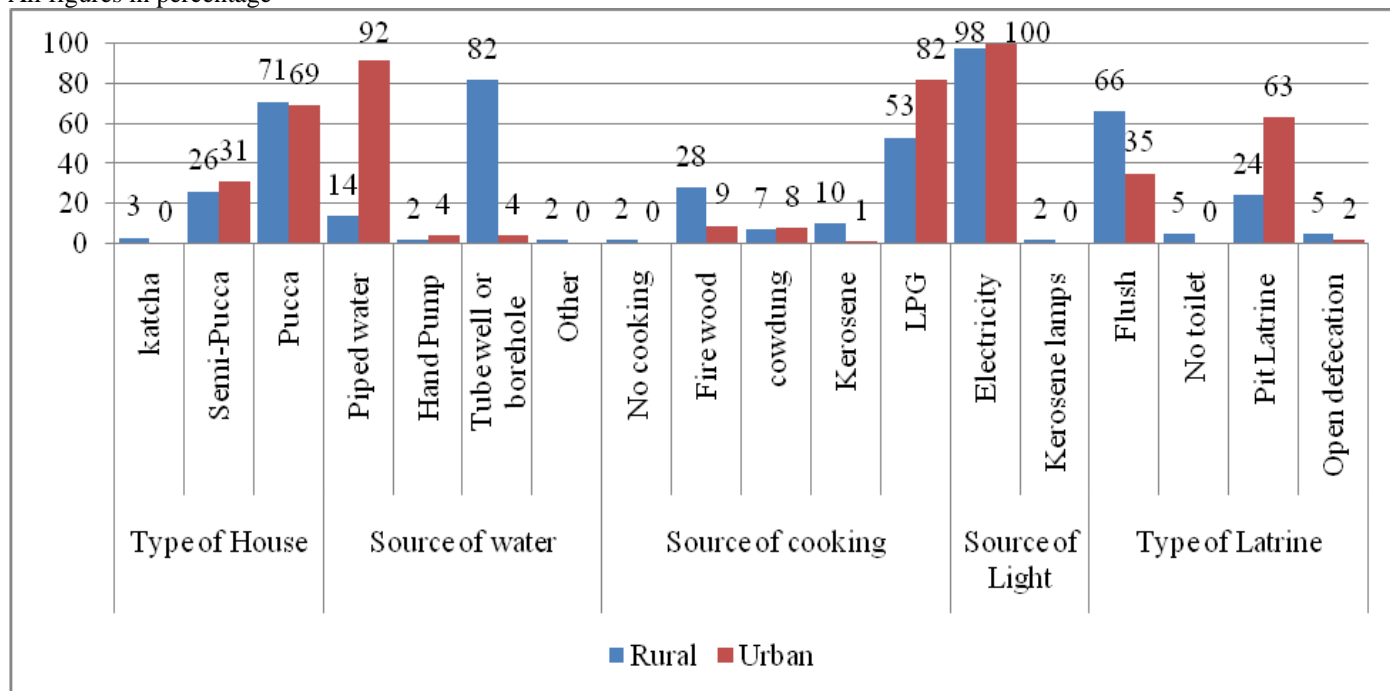


Figure 1: Type of House, Source of water, Source of cooking and source of Light in rural and urban households

In urban households Improve source of Water, Cooking, Light and Latrine in both end of income distribution i.e poorest and richest have same proportion, where as similar pattern was observed in rural household between poor and richest quintile of income (Fig.2).



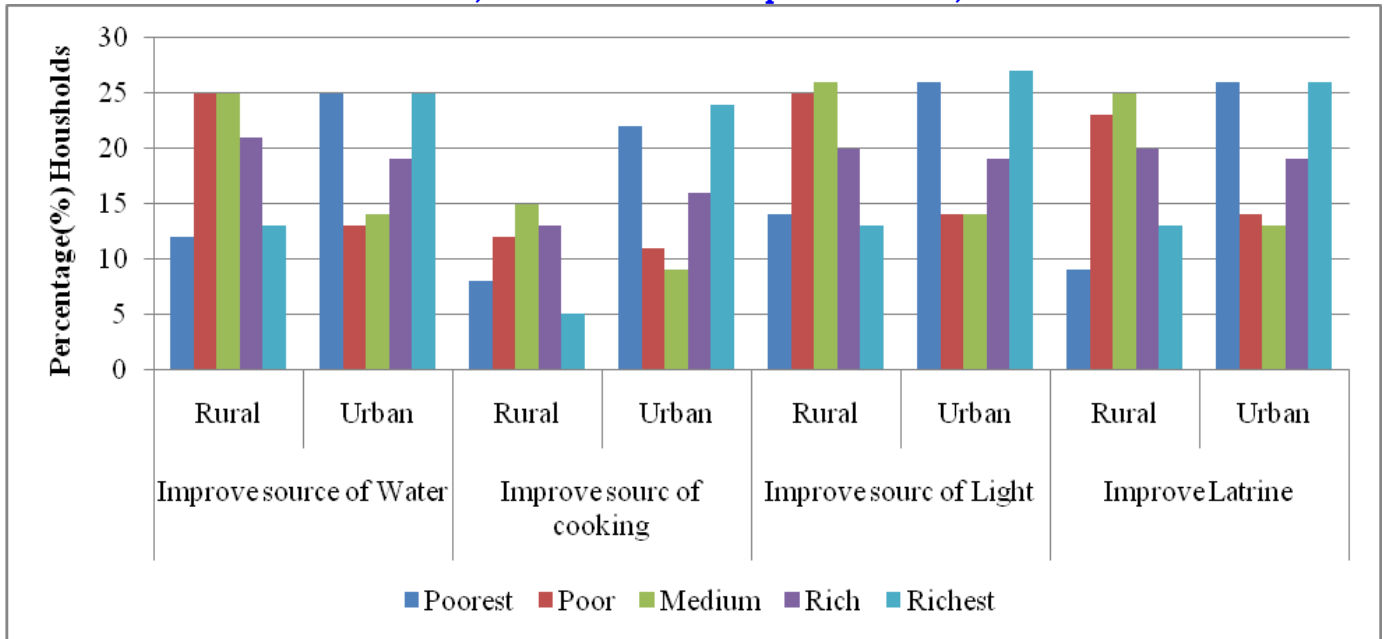


Figure 2: Improve source of Water, Cooking, Light and Latrine in rural and urban households

Fan, a cot or bed, mobile , TV colour, any watch are similar both in urban and rural household, where washing machine, sewing machine, cooler, mattress, chair, refrigerator, LPG assets found more in urban households as compared to rural households (Fig.3. )

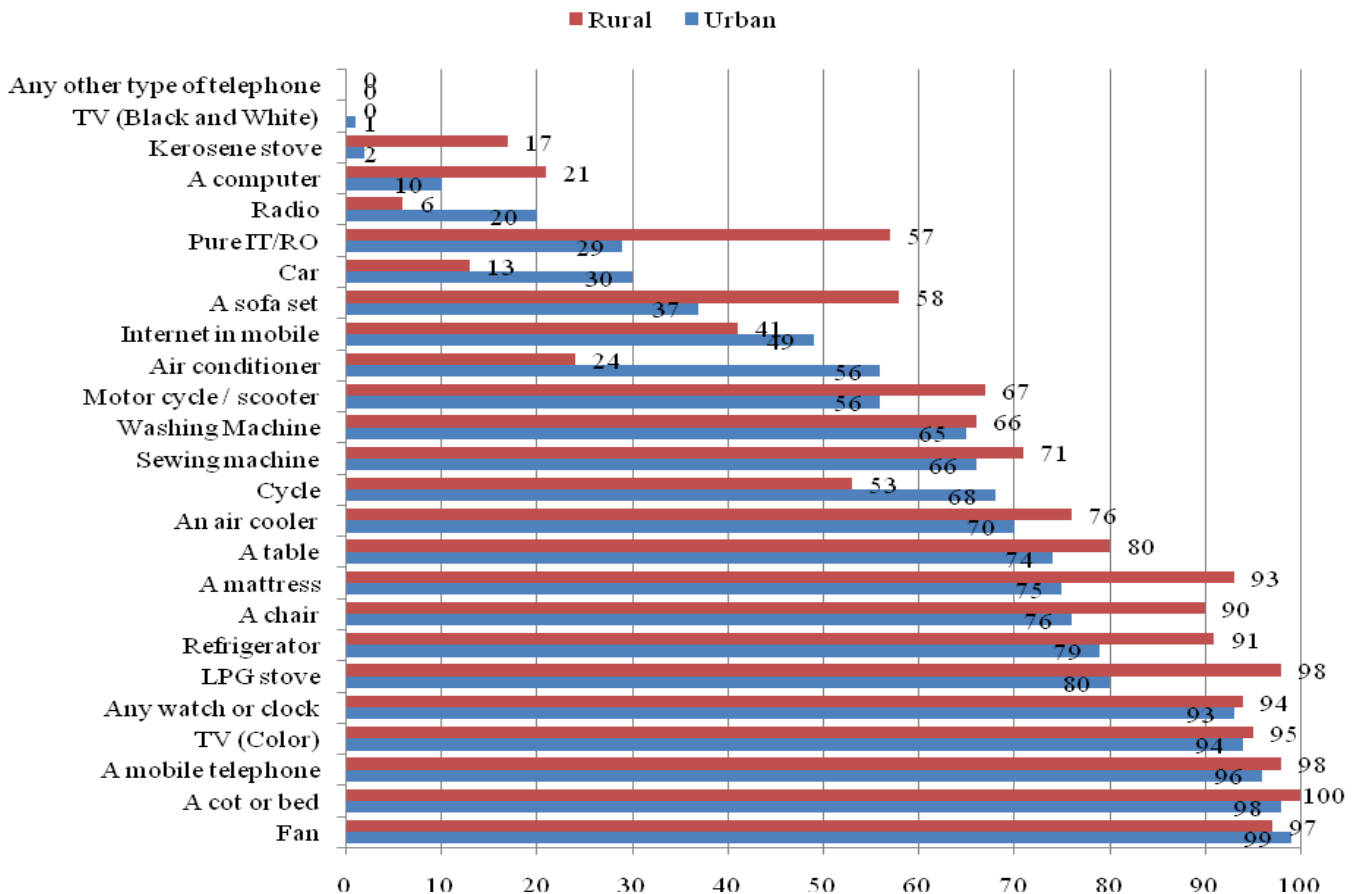


Figure 3: Households assets in urban and rural area

**Discussion:**

Basic amenities like access to electricity, a clean water supply, and the quality of cooking fuels are major factors in determining the quality of life for ordinary citizens. The availability of these services and the number of household assets vary considerably throughout the country. Household income is closely related to all of these services and assets. Top income households have better access to quality household fuels, reliable electricity, and tap water, in part because they live in wealthier states and communities. While access to services has been expanding, with great strides made in some areas (for example, rural electrification) and slow progress in others (water supply and sanitation), quality and reliability emerge as paramount

considerations in our analysis of water and electricity supply. It is not uncommon for household members to wake up in the middle of the night, during the hour in which the water supply is available, to fill water storage containers for use in the daytime. Nor is it uncommon for unexpected electricity outages to disrupt the rhythm of daily life. Study revealed that Present study revealed that 92% urban households have pipe water and 82 % rural households have Tube well and boreholes as the main source of water. According to census 2011, on national level, 35 % of rural households had access to drinking water within the premise, while it was 71.2 % for urban households where as in Punjab, 81.2 % of rural households had access to drinking water within the premise, while it was 92.7 % for urban households with in premises[8]. According to the 2011 census, 82.7 % households in rural areas and 91.4 % households in urban areas have access to safe drinking water, where as in Punjab, 96.7 % of rural households had access to drinking water within the premise, while it was 98.9 % for urban households with in premises. According to the 2011 census, 30.7 % households in rural areas and 81.4 % households in urban areas have access to toilet, where as in Punjab, 70.4 % of rural households had access to toilet, while it was 93.4 % for urban households areas[8]. Study revealed, 90% in rural households and 98% households had electricity. According to census 2001 and 2011, in case rural areas, it increased from 43.5 % to 55.3 %, and for urban areas, from 87.6 % to 92.7 % on national level where in Punjab, rural areas, it increased from 89.5 % to 95.5 %, and for urban areas, from 96.5 % to 98.3 % respectively. In north India including Punjab, urban households have high access to households amenities is very high (Tarique Hussion, 2011)[15]. Distribution is unequal with poor sections having lower access to the basic amenities. Further, revealed that access to basic amenities, such as drinking water and sanitation, is highly correlated with the economic status of household(Rama Pal .et.al, 2015)[16]. Among the three indicators, access to toilet facilities is the worst in rural areas based on census 2001 and 2011, study conducted by Uद्या Misra,2015[17]. Particularly the standards of living of people living in rural and urban location had wide difference. Rural people constantly face locational disadvantage of their being in the countryside where the access to basic amenities is very difficult [18].

#### **Conclusion:**

Major variations are found in the availability of housing and household amenities in rural and urban areas. It may be due to the development of industrial belt along National Highway which passes through these areas. A large segment of Indian households still lacks these basic facilities that are needed to ensure a good quality of life. Moreover, the situation is much worse in rural areas. In case of present study variation of basic amenities in urban and rural areas are not so bad in order to take some necessary action. The overall analysis of study reveals that the accessibility of basic amenities, somewhat more in urban households as compared to rural households. Based on assets, daily used asset found to be more in urban household than rural households. Significant pattern was observed among wealth quintile of income distribution in urban households for basic amenities in Ludhiana.

#### **Authors' Contributions:**

SKR was responsible for preparation of study proposal, analysis and interpretation of data and preparation of the first draft of the manuscript. GSG and RS were involved in writing, editing and giving final touch to manuscript. All the authors read and approved the final manuscript.

#### **Competing Interests:**

The authors declare that they have no competing interests.

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